

## FINANCIAL HIGHLIGHTS

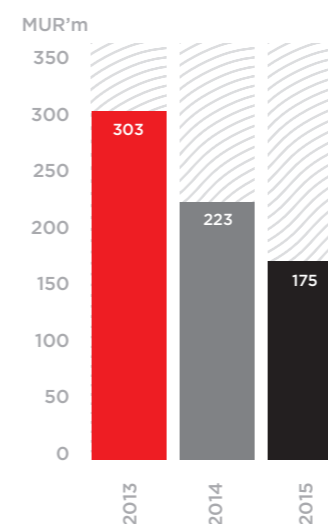
### AFRASIA BANK LIMITED AND ITS GROUP ENTITIES

	Year Ended	Year Ended	Year Ended
	30 June 2015	30 June 2014	30 June 2013
<b>STATEMENT OF COMPREHENSIVE INCOME (MUR'000)</b>			
Net Interest Income	847,086	661,169	366,249
Non Interest Income	543,260	563,930	360,555
Total Operating Income	1,390,346	1,225,099	726,804
Operating Expenses	781,955	611,958	326,043
(Loss)/Profit after tax	(176,068)	324,524	203,035
<b>STATEMENT OF FINANCIAL POSITION (MUR'000)</b>			
Total Assets	74,856,933	48,990,198	31,564,157
Total Loans	21,772,735	17,227,455	14,007,752
Total Deposits	66,437,716	40,413,544	27,224,340
Shareholder's Funds	4,285,645	3,450,381	2,197,394
<b>PERFORMANCE RATIO (%)</b>			
Loan to Deposit Ratio	32.8	42.6	51.5
Operating Expenses to Total Operating Income	56.2	50.0	44.9
<b>CAPITAL ADEQUACY RATIO (%)</b>			
Basel II	-	13.3	12.8
Basel III	12.2	-	-

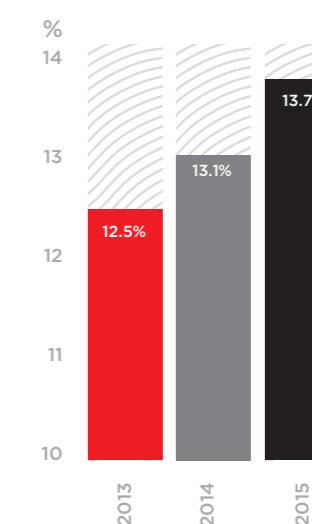
### THE BANK

The Bank expanded its customer base through quality customer service with a can-do attitude allowing growth in loans by 25% as compared to June 2014 and reaching MUR 21,7bn. Customer deposits increased by 63% over the year and stood at MUR 66,9bn. The Bank's loans to deposit ratio was at a conservative rate of 32%.

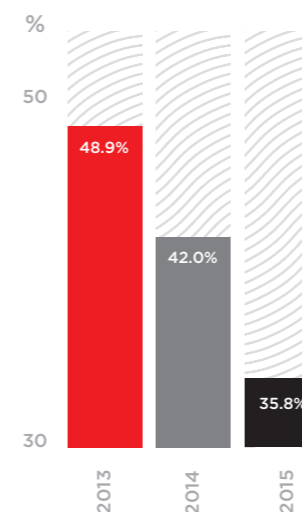
#### PROFIT AFTER TAX (BANK)



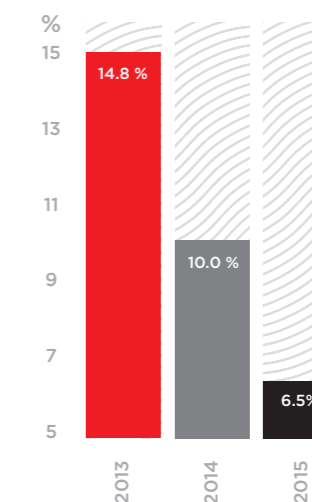
#### CAPITAL ADEQUACY RATIO (BANK)



#### OPERATING EXPENSES TO TOTAL OPERATING INCOME (BANK)



#### RETURN ON AVERAGE EQUITY (BANK)

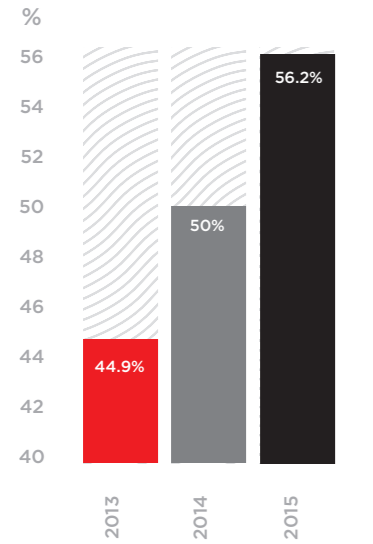


## FINANCIAL HIGHLIGHTS (CONTINUED)

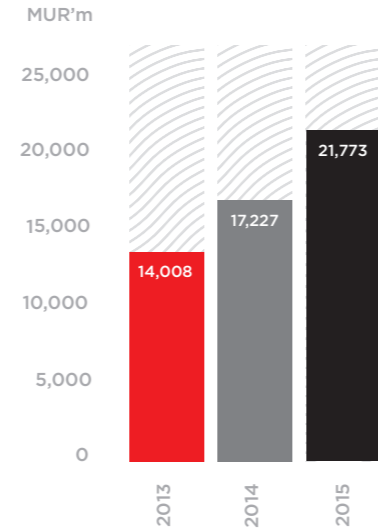
## KEY PERFORMANCE HIGHLIGHTS

### THE GROUP

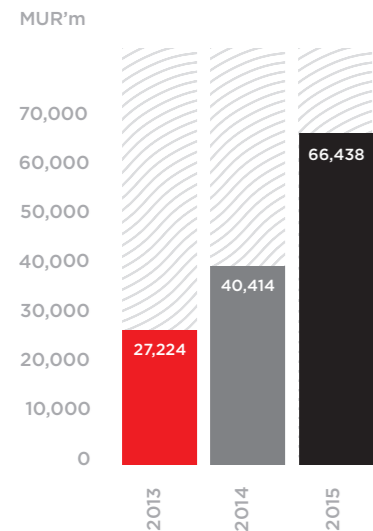
OPERATING EXPENSE TO  
TOTAL OPERATING INCOME (GROUP)



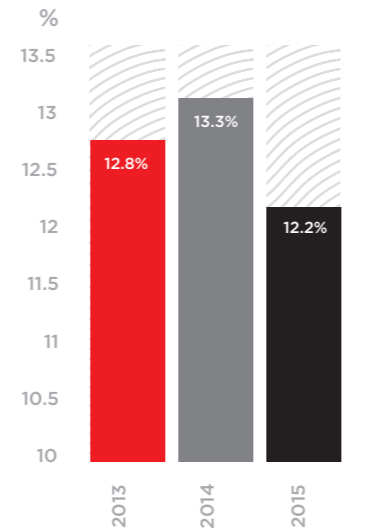
TOTAL LOANS (GROUP)



TOTAL DEPOSITS (GROUP)



CAPITAL ADEQUACY RATIO (GROUP)



### EMPLOYEES



**234**  
employees

#### GENDER



**52%** **48%**  
female male

### CUSTOMERS



**27,286**  
customers

#### WHERE WE HAVE CLIENTS



**121**  
countries

### SHAREHOLDERS



Acquisition of  
**17.5%**  
in shareholding of AfrAsia  
Bank Limited by the  
National Bank of Canada

#### ORDINARY DIVIDENDS PER SHARE (BANK)



**MUR**  
**1.65**

### COMMUNITIES



**1,600**  
hours dedicated to social and  
environmental programmes



**600+**  
children supported in  
Mauritius through our  
CSR programmes

### TRAINING



**MUR**  
**2.8m**

### LOANS & ADVANCES (BANK)



**+25%**

### DEPOSITS (BANK)



**+63%**



Adhering to sustainability  
reporting policy, UN Global  
Compact